

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CRAIG B WESTRICK
SALLY A WESTRICK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-23203

Chapter 13

Document No.:

CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/14/2019 and confirmed on 10/16/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		259,665.12
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		259,665.12

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,000.00	
Trustee Fee	13,048.44	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		15,048.44

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PA STATE EMPLOYEES CU/PSECU Acct: 5808	0.00	20,785.52	0.00	20,785.52
	US BANK TRUST NA - OWNER TRUSTEE I Acct: 6435	0.00	179,871.96	0.00	179,871.96
	US BANK TRUST NA - OWNER TRUSTEE I Acct: 6435	3,208.13	3,208.13	0.00	3,208.13
					203,865.61

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	CRAIG B WESTRICK Acct:	0.00	0.00	0.00	0.00
	FOSTER LAW OFFICES** Acct:	2,000.00	2,000.00	0.00	0.00
	AMERICAN HONDA FINANCE CORP* Acct: 1401	8,906.45	8,906.45	0.00	8,906.45
	INFINITI FINANCIAL SVCS Acct: 1074	4,992.08	4,992.08	0.00	4,992.08
	AMERICAN HONDA FINANCE CORP* Acct: 1401	0.00	0.00	0.00	0.00
	WESTLAKE FINANCIAL SERVICES(*) Acct:	0.00	22,850.04	0.00	22,850.04
					36,748.57

Unsecured					
	M & TASELT 2011-1FRN Acct: 5808	0.00	0.00	0.00	0.00
	PNC BANK Acct: 1009	6,720.67	102.36	0.00	102.36
	CITIBANK NA** Acct: 8665	2,113.88	32.19	0.00	32.19
	LVNV FUNDING LLC Acct: 3540	11,379.96	173.32	0.00	173.32
	CITIBANK**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9511				
	CORNERSTONE EDUCATION LOAN SERV	81,320.64	1,238.51	0.00	1,238.51
	Acct: 5808				
	CORNERSTONE EDUCATION LOAN SERV	0.00	0.00	0.00	0.00
	Acct: 0006				
	CORNERSTONE EDUCATION LOAN SERV	0.00	0.00	0.00	0.00
	Acct: 0001				
	CORNERSTONE EDUCATION LOAN SERV	0.00	0.00	0.00	0.00
	Acct: 0005				
	CORNERSTONE EDUCATION LOAN SERV	0.00	0.00	0.00	0.00
	Acct: 0002				
	CORNERSTONE EDUCATION LOAN SERV	0.00	0.00	0.00	0.00
	Acct: 0003				
	KEYBANK NA**	2,519.52	38.37	0.00	38.37
	Acct: 1015				
	KEYBANK NA**	2,151.69	32.77	0.00	32.77
	Acct: 1016				
	KEYBANK NA**	2,123.23	32.34	0.00	32.34
	Acct: 1014				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	17,518.50	266.81	0.00	266.81
	Acct: 6773				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	15,397.28	234.50	0.00	234.50
	Acct: 8068				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	4,977.28	75.80	0.00	75.80
	Acct: 4979				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	1,943.59	29.60	0.00	29.60
	Acct: 3983				
	PORTFOLIO RECOVERY ASSOCIATES LLC	620.71	9.45	0.00	9.45
	Acct: 0111				
	JEFFERSON CAPITAL SYSTEMS LLC*	2,367.60	36.06	0.00	36.06
	Acct: 5732				
	PORTFOLIO RECOVERY ASSOCIATES LLC	449.33	6.84	0.00	6.84
	Acct: 9375				
	TD BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 0573				
	US DEPARTMENT OF EDUCATION	47,334.58	720.91	0.00	720.91
	Acct: 1009				
	ECMC(*)	56,927.00	867.00	0.00	867.00
	Acct: 5808				
	INFINITI FINANCIAL SVCS	0.00	0.00	0.00	0.00
	Acct: 1074				
	INFINITI FINANCIAL SVCS	6,938.50	105.67	0.00	105.67
	Acct: 1074				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 0111				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	MARIO HANYON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	EMMANUEL J ARGENTIERI ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					4,002.50

TOTAL PAID TO CREDITORS

244,616.68

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TOTAL CLAIMED	
PRIORITY	13,898.53
SECURED	3,208.13
UNSECURED	262,803.96

Date: 10/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE